Certificate Number: 15317-PAE-DE-037118875

Bankruptcy Case Number: 18-13093



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>January 19, 2023</u>, at <u>10:28</u> o'clock <u>AM PST</u>, <u>Gary W Clark</u> completed a course on personal financial management given <u>by internet</u> by <u>Access Counseling, Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: January 19, 2023 By: /s/Rowela Bagac

Name: Rowela Bagac

Title: Counselor